

Using Your Health Insurance Marketplace Coverage

On January 1, 2014

With the start of the new year, millions of Americans will have access to health coverage for the first time or have improved coverage because of the health care law. There are steps you can take now to ensure you have access to coverage beginning January 1.

Coverage begins on January 1 for anyone who signed up by December 24. Don't worry, if you didn't sign up by then, there's still time for you to apply through March 31, 2014. But if you did sign up and your insurance card has not yet arrived your coverage may already be effective. If you need to see a doctor or get a prescription filled before you get your insurance card, call your insurer to confirm that your coverage is in fact effective. You also can also ask them to help you confirm your enrollment with your doctor or pharmacy so they can bill your insurer correctly and you can get the services and prescriptions you need.

You can call your insurer directly. If you don't have an insurance card, you can find this number on the insurer's website. Some insurers will let you go online and print a temporary insurance card. If you aren't able to figure out how to contact your insurer, visit HealthCare.gov or call the Marketplace Call Center (1-800-318-2596) where a trained representative can help you.

All consumers must pay their premium after enrolling in a plan in the Marketplace. However, each insurance company sets their own payment deadline. Some insurers may accept your first payment after your coverage has become effective and pay for care you receive after January 1, 2014. Contact your insurer to find out when and how you need to make your payment and what flexibility they are able to give you.

Of course, trained representatives are available at the Marketplace Call Center 24 hours a day 7 days a week if you still need help. If there was a problem with the Marketplace systems that prevented you from getting coverage even though you tried to enroll before December 24, you may be eligible for a special enrollment period so you can get coverage as soon as possible. In the case of a medical emergency, even if you don't have coverage yet, go to the closest hospital for help or call 911. Hospitals will treat you regardless of whether you have insurance. However, to protect you and lower your costs for future emergencies, consider enrolling in a Marketplace health plan right away.

If you are still uninsured, remember there are three ways for you to get covered. You can enroll online through HealthCare.gov, over the phone (800-318-2596), or with the help of an in-person assistant **(localhelp.healthcare.gov)**. You'll have the opportunity to compare private plans side-by-side and choose the one that fits your family and budget. Like many people signing up for coverage through the Health Insurance Marketplace, you may qualify for financial assistance that lowers the cost of your health plan. There are 4 steps to be sure your enrollment and coverage are complete:

1. Pay your premium to your health insurance plan by the due date.
2. Carefully review your member card or other materials your plan sends you.
3. Review your plan's provider directory and determine who will provide your care.
4. Contact your plan with any questions or if you don't get a member card and enrollment materials.

And remember, you have until March 31 before the enrollment period ends.